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Glenn Patent Group
3475 Edison Way, Suite L
Menlo Park CA 94025
Tel: 650 474 8400
Fax 650 474 8401
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Date of Deposit:	12/23/2003	Name of Person Making the Deposit:	Rhonda Dunn	Signature of the Person Making the Deposit:	<i>Rhonda Dunn</i>

In re Application of: Cook, et al.

Docket No.: INTU0015

Serial No: 09/487,233

Art Unit: 3628

Filed: 1/19/2000

Examiner: Dass, Harish T.

Title: : Consumer-Directed Financial Transfers Using Automated Clearinghouse Networks

DATE: DECEMBER 23, 2003

Re: ISSUE FEE TRANSMITTAL

To: United States Patent and Trademark Office
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Pages (including coversheet): 33

Attached to this facsimile coversheet please find the following documents:

- Amendment in response to Office Action dated September 24, 2003 (7 pages); and
- Amendment to the Claims (25 pages)

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Att: Examiner Harish T. Dass

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Rhonda Dunn
Rhonda Dunn

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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In re Application of: Cook et al.

Docket No.: INTU0015

Serial No. : 09/487,233

Art Unit: 3628

Filed: 19 January 2000

Examiner: Dass, H.

Title: CONSUMER-DIRECTED FINANCIAL TRANSFERS USING AUTOMATED
15 CLEARINGHOUSE NETWORKS

December 23, 2003

Assistant Commissioner for Patents

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Mail Stop Non Fee Amendment

P.O. Box 1450

Alexandria, VA 22313-1450

AMENDMENT

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Sir:

This Amendment is responsive to the second Office Action, dated 24 September 2003,
for the above-identified patent application. Amendment to the Claims attached.

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